



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): S. Prange, et al.  
Appl. No.: 09/787,961  
Conf. No.: 1231  
Filed: March 22, 2001  
Title: A METHOD AND SYSTEM FOR PAYING FOR GOODS AND SERVICES  
Art Unit: 3621  
Examiner: John M. Winter  
Docket No.: 112740-194

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

In response to the Office Action dated August 26, 2004, Applicants herein respond as follows:

**Amendments to the Claims** are reflected in the Listing of Claims begins on page 2 of this paper.

**Remarks** begin on page 7 of this Response.